

**From:** James Crook <crookjames77@gmail.com>  
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**Subject:** Insurance and Real Estate Committee HB 6656

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Opposed to Raised Bill No. 6656 'An Act Concerning Liability Insurance For Firearm Possessors or Owners.'

Good afternoon to all the members of the Insurance and real Estate Committee. My name is James Crook and I am opposed to the one bill before you today. Thank you for your time and all your efforts.

Upon hypothetical passage of this bill many questions arise. What insurance companies have come forward to offer such a policy? Who can purchase? How much will it cost? Will I have to register my firearms with my insurance company? Will each firearm require a separate policy? How will this information be covered under FOIA? Will the policy cover family and friends? What happens if I am unable to purchase coverage? What happens to those who can't afford insurance? How will the policy be enforced? Who will be exempt? These are important questions that need to be answered before any further consideration.

Anyone who owns or possesses a firearm already accepts great responsibility and strict liability. There are already more than 75 laws pertaining to firearms and over 100 proposed this legislative session. The legal firearm owners of Connecticut have an excellent record of safety in use and ownership. The legal firearm owners are being bombarded with bills that are intended to make legal ownership cost prohibitive. I ask you, why are we entertaining this bill and what will it accomplish?

NOTHING. On the surface, I believe the intent is providing monetary compensation to those involved or are victims of crime perpetrated with a firearm covered by some sort of insurance policy. Yet insurance companies do not compensate policy holders when a crime is committed. Since most death, injury, and property damage caused by firearms are a result of criminal use of a firearm, these policies are moot. This bill will do nothing to deter crime, increase public safety, promote the general welfare or guarantee anyone's right to life, liberty or the pursuit of happiness.

Thank you again for your time. I will try to answer any questions.